

Ex. '7'

CitiMortgage, Inc.  
PO BOX 790005  
St. Louis MO 63179-0005

USPS CERTIFIED MAIL™



01/08/2016

9207 1901 0808 9009 7651 37

00000002 BB 10Z 008 DFL0144D AM1 436

CitiMortgage



www.citimortgage.com



WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117



RE: FACE-TO-FACE INTERVIEW

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

CitiMortgage, Inc. Loan Number: [REDACTED] 351

Dear CitiMortgage, Inc. Customer(s):

We are writing to arrange a face-to-face meeting. Your VA loan is in default and we would like to work with you to correct this situation soon.

If you are the veteran whose entitlement was used to obtain this loan, you can also lose your entitlement to a future VA home loan guaranty if the delinquency is not resolved. If you are not already working with us to resolve the delinquency, please call us to schedule a face-to-face meeting to discuss your workout options. You may be able to make special payment arrangements that will reinstate your loan. You may also qualify for a repayment plan or loan modification.

VA has guaranteed a portion of your loan and wants to ensure that you receive every reasonable opportunity to bring your loan current and retain your home. The VA can also answer any questions you have regarding your entitlement. If you have access to the Internet and would like to obtain more information, you may access the VA website at [www.va.gov](http://www.va.gov). You may also learn where to speak to a VA Loan Administration representative by calling 1-866-272-4749.

If you would like to discuss the matter in person, please call us today to make an appointment to meet with a representative at a time that is convenient for you.

During the telephone discussion to schedule your face-to-face meeting, you should be prepared to discuss the reason your account is delinquent. You should also be prepared to discuss your present income and expense information. Once we have this information, we will make every effort to explore all options that may be available to you. We look forward to hearing from you.

For help exploring your options at no charge, the Federal government provides contact information for HUD approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at (<http://www.consumerfinance.gov/mortgagehelp/>), the Department of Housing and Urban Development at (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>) or by calling the HUD Housing Counselor List Telephone Number at 1-888-995-4673.



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01/08/2016

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If you would like more information about hardship assistance programs or if you are concerned with how we have handled your account, please call us at 1-866-272-4749 (Monday through Friday 7 AM-9 PM CST, and Saturday 7 AM-4 PM CST) or email at: [eru\\_support@citi.com](mailto:eru_support@citi.com). You may also contact us via mail at: CitiMortgage, Inc., 1000 Technology Dr, MS 514, O'Fallon, MO 63368.

In accordance with federal law, CitiMortgage, Inc. has designated the following address where you can send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.  
Attn: Customer Research Team  
PO Box 10002  
Hagerstown, MD 21747-0002

Sincerely,

CitiMortgage, Inc.

#### NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for CitiMortgage, Inc.

If responding through e-mail, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

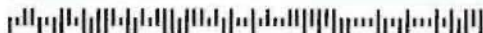


CitiMortgage, Inc.  
PO BOX 790005  
St. Louis MO 63179-0005



01/08/2016

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WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117

RE: Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS NV 89134  
CitiMortgage, Inc. Loan #: [REDACTED] 51

RE: Foreclosure Avoidance Notice

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you personally or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment. If an attorney represents you, provide a copy of this letter to your attorney.

Your decision to discuss workout options with CitiMortgage, Inc. is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Dear CitiMortgage, Inc. Customer(s):

Nevada law requires CitiMortgage, Inc., as the servicer of your loan, to contact you in order to explore options to avoid foreclosure. This letter is being sent to you to make you aware of your right to discuss foreclosure prevention alternatives. We will be calling you at the telephone number we have on file to discuss whether any alternatives to foreclosure are possible. We urge you to take advantage of this opportunity when you receive these telephone calls.

You can also call to find a housing counseling agency certified by the U.S. Department of Housing and Urban Development (HUD): (800) 569-4287. This agency may be able to assist you in assessing your financial situation in order to avoid foreclosure.

You may contact us at 1-800-723-7906\* (Monday through Friday 7 AM-11 PM CST, Saturday 7 AM-4PM CST, and Sunday 7 AM-7 PM CST)\*\* to discuss possible alternatives to foreclosure.

Sincerely,

CitiMortgage, Inc.

TTY Services are also available. To access: Dial 711 from the United States or Dial 1-866-280-2050 from Puerto Rico.

\*Calls are randomly monitored and may be recorded to ensure quality service.

\*\*Hours provided reflect general hours of operation.



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01/08/2016

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\*\*\*If contacting CitiMortgage, Inc. through email, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

This letter contains important information. You may want to consult an attorney for legal advice. If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

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CitiMortgage



01/12/16

www.citimortgage.com

9-671-98631-0000897-001-1-000-000-000-000

009LTD399

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117

RE: Property Address: 9500 Aspen Glow Dr  
Las Vegas, NV 89134  
CitiMortgage Loan #: ██████████ 351

Dear CitiMortgage Client(s):

Your account has been assigned to the Homeowner Support Team. This team of dedicated Homeowner Support Specialists will assist you by exploring various financial hardship solutions; whether your goal is to remain in your home, sell your property, or return ownership to Citi.

It is very important that you call now if you are experiencing any financial hardship. You may be eligible for one of the hardship assistance programs below. You will be asked questions to see if you are pre-eligible for any of the following loss mitigation assistance options:

- Refinance your loan with us or another lender.
- Modification: Modify your loan terms with us; if you want to remain in your home, we may be able to come to an affordable solution so you may retain ownership of your home.
- Payment forbearance could temporarily give you more time to pay your monthly payment.
- Short Sale or Deed in Lieu: If you do not wish to retain home ownership, even if your property is worth less than you owe, these options may allow you to move without paying any cash. If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

671-3060-0114F



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01-31-14



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CitiMortgage



www.citimortgage.com

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We look forward to working with you! Call us today to learn more about your hardship assistance options and for instructions on how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution.

For help exploring your options at no charge, the Federal government provides contact information for HUD approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the HUD Housing Counselor List Telephone Number at 1-888-995-4673.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call us at 1-855-843-2549 Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 6:00 p.m. CT, and Saturday 7:00 a.m. - 4:00 p.m. CT. You may also contact us via mail at: CitiMortgage, Inc., Homeowner Support Team, 1000 Technology Drive, MS 420, O'Fallon, MD 63368.

Note: You may also find out more about ways we can assist you at a special CitiMortgage website: [www.homeownersupport.com](http://www.homeownersupport.com).

In accordance with federal law, CitiMortgage has designated the following address where you can send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.  
Attn: Customer Research Team  
P.O. Box 10002  
Hagerstown, MD 21747-0002

Sincerely,

CitiMortgage, Inc.



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CitiMortgage



www.citimortgage.com

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01/12/16

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NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours of the Homeowner Support Team.

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The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

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671-3080-0114F



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0571JM

CITI 4815 0645

01-31-14



CitiMortgage



www.citimortgage.com

01/22/2016

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

RE: Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134  
CitiMortgage Loan #: [REDACTED] 851  
Security Instrument Dated: 03/12/1993

Dear CitiMortgage Customer(s):

THE ABOVE REFERENCED LOAN IS IN DEFAULT. Payments have not been made as required by the note and mortgage or deed of trust (the "Security Instrument"). Refer to the note and Security Instrument for additional information. CitiMortgage, Inc. is providing this notice as lender or servicing agent for the lender. If you have filed bankruptcy, this notice is provided to you for compliance and informational purposes and is not an attempt to collect a debt from you (deficiency or otherwise) or in any way violate the provisions of the United States Bankruptcy Code.

To cure the default you must pay the past due amount of \$80,927.73 (total amount to reinstate loan/total amount due), including \$38,878.32 in interest, \$0.00 in late charges and \$13.50 in delinquency related expenses. This past due amount constitutes the amount in default and the amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale in the Security Instrument and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, as of the date of this statement.

We must receive your payment by 02/26/2016 (or the next business day thereafter if 02/26/2016 is a Saturday, Sunday, or Federal holiday). Any additional monthly payments and late charges that fall due by 02/26/2016 must also be paid to bring your account current. Please send your payment to:

CitiMortgage, Inc.  
P.O. Box 78015  
Phoenix, AZ 85062-8015

Failure to cure the default in the amount of \$80,927.73 by 02/26/2016 may result in the acceleration of all sums due under the Security Instrument. This means the entire unpaid balance will become due. The unpaid amount of principal obligation owed is \$87,997.47. Also, your property may be sold in accordance with the terms of the Security Instrument and applicable law. The Security Instrument entitles us to collect all expenses incurred in pursuing our remedies. The good faith estimate of fees imposed in connection with the exercise of the power of sale as of the date of this letter is \$0.00. Our good faith estimate of all fees and costs that may be imposed in connection with the exercise of the power of sale is \$4,000.00. In order to obtain the most current amounts due on your loan, you may call 1-800-723-7906\* (Monday through Friday 7 AM-11 PM CST, Saturday 7 AM-4 PM CST, and Sunday 7 AM-7 PM CST).



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Page 1 of 3

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You have the right to reinstate your loan after acceleration in accordance with the terms of the Security Instrument. You have the right to bring a court action or to assert in any foreclosure proceeding, the non-existence of a default or any other defense you have to acceleration and the sale of the property.

Under Internal Revenue Service (IRS) regulations, we may be required to report any foreclosure to the IRS. The foreclosure may result in income tax consequences to you. Consult the IRS or your tax advisor for further information.

You may be eligible for homeownership counseling from one of the Department of Housing and Urban Development (HUD) approved homeownership counseling agencies. Please call us at 1-800-723-7906\* (Monday through Friday 7 AM-11 PM CST, Saturday 7 AM-4 PM CST, and Sunday 7 AM-7 PM CST) for information regarding the HUD-approved homeownership counseling agency nearest you or to discuss the circumstances of the default with one of our loan counselors.

Are you concerned with how we've handled your account? Have you recently been declined for a modification or a short sale and disagree with our decision? Call us at 1-877-435-3314\* (Monday through Friday 7 AM-11 PM CST, Saturday and Sunday 7 AM-7 PM CST) or email us at: [eru\\_support@citi.com](mailto:eru_support@citi.com)\*\*\*. You may also contact us via mail at: CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243.

Sincerely,

Collection Department  
CitiMortgage, Inc.

TTY Services are also available. To access: dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you call or write to us, please refer to your loan number: 0577014851.

\*Calls are randomly monitored and recorded to ensure quality service.

\*\*Hours of operation provided reflect general hours for the Homeowner Support Specialist unit.

\*\*\*If contacting CitiMortgage through email, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

This letter contains important information. You may want to consult an attorney for legal advice. If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

The purpose of this communication is to collect a debt, and any information obtained will be used for that purpose.

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## Nevada HUD Approved Housing Counseling Agencies

NAVICORE SOLUTIONS-HENDERSON, NV  
2298 W Horizon Ridge Pkwy., Ste 109  
Henderson, NV 89052-2697  
Phone: 888-697-7980  
Toll-free: 866-472-4557  
Fax: 702-947-7769  
Email: [housing@navicoresolutions.org](mailto:housing@navicoresolutions.org)  
Website: [www.navicoresolutions.org](http://www.navicoresolutions.org)

CCCS OF SO. NV DBA FINANCIAL  
GUIDANCE CENTER  
2650 S Jones Blvd.  
Las Vegas, NV 89146-5341  
Phone: 702-364-0344  
Toll-free: 800-451-4505  
Fax: 702-364-1382  
Email: [cccs@cccsnevada.org](mailto:cccs@cccsnevada.org)  
Website: [www.cccsnevada.org](http://www.cccsnevada.org)

CCCS OF SO. NV DBA FINANCIAL GUIDANCE  
CENTER  
1641 E Sunset, Ste. B110  
Las Vegas, NV 89119-4940  
Phone: 702-364-0344  
Fax: 702-364-5836  
Email: [cccs@cccsnevada.org](mailto:cccs@cccsnevada.org)  
Website: [www.cccsnevada.org](http://www.cccsnevada.org)

CCCS OF SO. NV DBA FINANCIAL  
GUIDANCE CENTER  
3100 Mill St., Ste 111  
Reno, NV 89502-2217  
Phone: 775-337-6363  
Toll-free: 800-451-4505  
Fax: 775-337-6679  
Email: [cccs@cccsnevada.org](mailto:cccs@cccsnevada.org)  
Website: [www.cccsnevada.org](http://www.cccsnevada.org)

NEVADA LEGAL SERVICES, INC.  
204 Marsh, Ste 101  
Reno, NV 89509-1652  
Phone: 775-284-3491  
Fax: 775-284-3497  
Email: [rgertken@nlslaw.net](mailto:rgertken@nlslaw.net)  
Website: [www.nlslaw.net](http://www.nlslaw.net)

NEVADA PARTNERS, INC.  
710 W Lake Mead Blvd.  
North Las Vegas, NV 89030-4067  
Phone: 702-924-2173

REBUILDING ALL GOALS EFFICIENTLY  
2901 El Camino Ave.  
Las Vegas, NV 89102-0037  
Phone: 702-333-1038  
E-mail: [eden@choiceslv.com](mailto:eden@choiceslv.com)

WOMEN'S DEVELOPMENT CENTER  
4020 Pecos McLeod  
Las Vegas, NV 89121-4350  
Phone: 702-796-7770  
Fax: 702-796-3007  
E-mail: [tprieto@wdclv.org](mailto:tprieto@wdclv.org)  
Website: [www.wdclv.org](http://www.wdclv.org)

SPRINGBOARD - LAS VEGAS  
215 E Warm Springs Rd., Ste 106  
Las Vegas, NV 89119-4247  
Phone: 855-736-7728  
Fax: 951-328-7728  
E-mail: [info@springboard.org](mailto:info@springboard.org)  
Website: [www.homeownership.org](http://www.homeownership.org)

Current List Available At:  
<http://www.hud.gov/offices/hsg/sfh/bcc/bcs.cfm?webListAction=search&searchstate=NV>

V154443





ASPE

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Due Date: 03/01/16  
 Amount Due: \$83,507.35

Statement Date: 02/17/16

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number 0577014851 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Amount Due

Principal	\$515.83
Interest	\$365.58
Escrow	\$281.40
Regular Monthly Payment	\$1,162.81
Fees Charged	\$13.50
Past Due Amount	\$82,331.04
<b>Total Amount Due</b>	<b>\$83,507.35</b>

## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$11,264.01
Partial Payment Unapplied Balance	\$254.00
CitiMortgage Taxes Paid Year to Date	\$439.84

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$2,891.71	\$2,891.71
Interest	\$5,040.98	\$0.00
Escrow	\$2,501.91	\$2,713.70
Partial Payment (Unapplied)**	\$254.00	\$254.00
Loan Modification (Unapplied)**	-\$10,688.60	-\$10,688.60
<b>Total</b>	<b>\$0.00</b>	<b>-\$4,829.19</b>

## Transaction Activity Since Last Statement (01/08/16 to 02/17/16)

Date	Description	Charges/Adjustments	Payments
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Account Maintenance		-\$1,159.40

\*\*Partial Payments: Any partial monthly payments that you make are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial monthly payment, the funds will first be applied to your outstanding principal, interest, and escrow until your payments are made through the current month. Any additional funds can then be designated in the coupon below.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 51-7

Total Amount Due by 03/01/16:

\$83,507.35

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

00003938 1 J0501241 DTF 00003938

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015

17500 0116281 8350735 8350735 [REDACTED] 517 0006



**E-Z Pay Authorization Agreement**Login to [www.citimortgage.com](http://www.citimortgage.com) and register for E-Z Pay today or complete the form below.

- 1 Circle one: ☐ Please debit my Checking Account (Attach a voided check)  
☐ Please debit my Savings Account (Attach a deposit slip)

**Please complete, sign and return this form along with a voided check or deposit slip to:**

**CitiMortgage, Inc.**  
**PO Box 6279**  
**Sioux Falls, SD 57117-6279**

**PLEASE DO NOT RETURN WITH YOUR MONTHLY PAYMENT.**

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

Financial Institution Account # to be debited: \_\_\_\_\_

2 \_\_\_\_\_  
 Financial Institution

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

3 Mortgage Account # \_\_\_\_\_

4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

(Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

5 Email \_\_\_\_\_

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

**Important Information To Help Us Serve You Better**

Please be sure to write your **Mortgage Account Number** on your correspondence.

**Customer Service**

1-800-283-7918\*

Monday-Friday

8:00 a.m.-10:00 p.m. ET

Saturday

8:00 a.m.-6:00 p.m. ET

**Collections**

1-800-723-7906\*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

**TTY Services:**

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

**Regular Payments**

CitiMortgage, Inc.

PO Box 78015

Phoenix, AZ 85062-8015

**Air Express Payments**

CitiMortgage, Inc.

Attention: Exception

Payments MS156-7

4740 121st Street

Urbandale, IA 50323-2402

**Air Express Correspondence**

CitiMortgage, Inc.

14700 Citicorp Drive, MC 0251

Hagerstown, MD 21742

**Insurance Claim Center**

CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198\*

<https://www.insuranceclaimcheck.com/cmortgage>

cmortgage

**Credit Bureau Disputes/**

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

**Tax Bills**

CitiMortgage, Inc.

PO Box 23689

Rochester, NY 14692

**Property Insurance**

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774\*

<https://www.mycoverageinfo.com>

**Automated Service:** You may access account information by calling 1-800-283-7918\*. This automated system is available 24 hours a day, offering convenience outside normal business hours to request documents, initiate transactions, or request a **payoff statement** showing the total amount outstanding.

In accordance with federal law, CitiMortgage has designated the following address where you can send a written **request for information**, a written **notice of error**, or a **qualified written request**:

CitiMortgage, Inc.  
 Attn: Customer Research Team  
 PO Box 10002  
 Hagerstown, MD 21747-0002  
 Please visit [www.citimortgage.com](http://www.citimortgage.com) for details.

**Mortgage Options:** Call 1-800-MORTGAGE\* (667-8424) or visit [www.citimortgage.com](http://www.citimortgage.com) for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with the information about mortgage and foreclosure counseling and assistance. Call **1-800-569-4287** to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)



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This is an attempt to collect a debt and any information obtained will be used for that purpose.

**Changed your mailing address or email?**

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

**Payment information to help you manage your mortgage:**

- **Online Payments:** Manage and pay your mortgage online at no charge or sign up for payment programs by visiting [www.citimortgage.com](http://www.citimortgage.com)
- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn at no charge from your bank account at [www.citimortgage.com](http://www.citimortgage.com)
- **Phone Payments:** Call 1-800-283-7918\* to make an immediate payment at no charge using your checking account. For greater convenience, phone payments can be made at no charge through our automated system.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

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## Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED] 51-7

## Transaction Activity Since Last Statement (01/08/16 to 02/17/16)

Date	Description	Charges/Adjustments	Payments
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Account Maintenance		-\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/11/16	Payment Amount Received - Thank you		\$1,159.40
01/14/16	Year-to-Date Interest Decrease	-\$5,040.98	
01/20/16	Inspection Fee	\$13.50	
02/09/16	Escrow Disbursement - County Tax		-\$439.84

## Important Messages

You must pay the full amount due today. Call our office at 1-800-723-7905.

Delinquency expenses are third-party expenses such as property inspection fees, property preservation costs, appraisal costs, and attorney fees incurred by CMI as a result of default.

Real estate taxes paid in 2015: \$1,746.74.

Looking for the latest interest rates and valuable tools for refinancing or purchasing a new home? Visit [www.citi.com/Homeownership](http://www.citi.com/Homeownership) today.

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## Delinquency Notice



As of 04/01/10, you are late on your mortgage payments. Failure to bring your loan current may result in additional fees, costs and may result in CitiMortgage taking legal action, such as referring your loan to foreclosure.

## Recent Account History

- Payment due 09/01/15: Unpaid Regular Monthly Payment amount of \$76,523.81.
- Payment due 10/01/15: Unpaid Regular Monthly Payment amount of \$77,683.21.
- Payment due 11/01/15: Unpaid Regular Monthly Payment amount of \$78,842.61.
- Payment due 12/01/15: Unpaid Regular Monthly Payment amount of \$80,005.42.
- Payment due 01/01/16: Unpaid Regular Monthly Payment amount of \$81,168.23.
- Payment due 02/01/16: Unpaid Regular Monthly Payment amount of \$82,331.04.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$83,493.85.**  
This amount does not include any late charges and fees represented in the "Explanation of Amount Due" section on page 1 of your statement or any fees that have not been billed or posted to your account as of the statement date. Please contact CitiMortgage at 1-877-435-3314 to obtain the exact amount needed to cure the default on your account and/or the exact amount needed to bring your account up to date.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

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PAGE 06003 OF 80003 00000053



CitiMortgage



www.citimortgage.com

05/11/2016

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

**Your mortgage loan payment is past due and your property may be referred to foreclosure unless immediate action is taken.**

Account: [REDACTED] 51  
Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Dear WILLIAM R SCHULTE and MELANI SCHULTE:

We are writing to let you know that your mortgage loan payment is past due, and your property may be referred to foreclosure after 14 days from the date of this letter.

You may be able to avoid foreclosure by paying the total amount necessary to bring the account current, obtaining a loan modification, or selling your house through a short sale approved by us.

We want to give you important information about the status of your account, discuss next steps, and let you know about workout options that may be available. **Be sure you read this letter in its entirety.** It also spells out, in legal terms, why we are moving forward with the foreclosure process and what you may do in response.

We are required to notify you of the following:

**1. Loss Mitigation options**

Unless you have directed us not to, we have offered or undertaken loss mitigation efforts with respect to your loan. Unfortunately, you have been unable to complete a successful loss mitigation treatment.

If your circumstances have changed, if you believe that your application for a modification was denied in error, or if you would like to discuss any alternative to foreclosure, including a loan modification, please contact us immediately.

**2. Important account information**

- **The total amount needed to reinstate or bring the account current is \$85,619.47** as of the date of this letter. Please note: These amounts are subject to change. Please call us at one of the telephone numbers listed below for the most current amount.



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- The amount of the principal obligation under the mortgage is \$87,997.47.
- The date through which the account is paid is 03/01/2010.
- The date of the last full payment was 11/14/2012.
- The current interest rate in effect for the loan is 7.50000%.\*  
\*The 'current interest rate' reflected on this statement represents the interest rate in effect as of the date through which the account is paid, and may not necessarily be the interest rate in effect as of the date of this letter
- The date on which the interest rate may next reset or adjust is N/A.
- The amount of any prepayment fee to be charged, if any, is \$0.00.
- The amount of late payment fees (charges payable under your loan documents with respect to any regular payment that is paid late) included in the above reinstatement amount is \$0.00.

### 3. Right to foreclose

- CitiMortgage, Inc. services your mortgage loan. You signed a promissory note secured by a mortgage or deed of trust or other security instrument. CitiMortgage, Inc. intends to initiate a foreclosure on the mortgaged property in the name of:

CITIMORTGAGE, INC. ("Noteholder").

Noteholder, directly or through an agent, has possession of the promissory note. The promissory note has been duly indorsed. Noteholder is the original mortgagee or beneficiary or the assignee of the mortgage or deed of trust for the referenced loan.

### 4. Borrower's responsibilities

- If you continue to occupy the property, you have the responsibility to maintain the property and an obligation to continue to pay taxes owed until a sale or title transfer occurs.
- If you are considering moving out or abandoning the property, please contact us to discuss alternatives to foreclosure under which you may be able to surrender the property in exchange for compensation.

### 5. Additional account information

Upon written request, you are entitled to the following information:

- A copy of your payment history from the period the loan was last less than 60 days delinquent to present.
- A copy of the note, or lost note affidavit, if applicable.
- The name of the Investor that holds the loan.
- A copy of the mortgage or deed of trust.
- You may obtain copies of any assignments of mortgage or deed of trust required to demonstrate our right to foreclose under applicable state law.

You can submit a written request for the information listed above to:

Regular Mail: CitiMortgage, Inc.  
P.O. Box 6117  
Sioux Falls, SD 57117-6117

### 6. Assistance available to you

You can contact us by calling 866-272-4749 to obtain information regarding your mortgage.



As a valued customer, we encourage you to take advantage of FREE credit counseling services that can provide a plan for a debt-free future. Call a credit counseling service in your area or 1-866-889-9347 today!

CitiMortgage, Inc. does not endorse any specific credit counseling agency and is providing this number as a courtesy to our customers. Consumer Credit Counseling Services is not affiliated with CitiMortgage.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/slh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673) and ask for MHA Help.

If you would like more information about hardship assistance programs or if you are concerned with how we have handled your account, please call us at 866-272-4749 Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 6:00 p.m. CT, and Saturday 7:00 a.m. - 11:00 a.m. CT., or e-mail us at [eru\\_support@citi.com](mailto:eru_support@citi.com). You may also contact us via mail at: CitiMortgage, Inc., 1000 Technology Drive, Mail Station 514, O'Fallon, MO 63368.

Sincerely,

CitiMortgage, Inc.  
866-272-4749  
[www.citimortgage.com](http://www.citimortgage.com)



## NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for the Homeowner Support Specialist unit.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006; Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

**Information for Massachusetts Residents:**

### **NOTICE OF IMPORTANT RIGHTS**

**YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.**



## IMPORTANT INFORMATION

**PLEASE CALL US TO DISCUSS YOUR OPTIONS, WHICH MAY HELP YOU FIND THE MORTGAGE HELP YOU NEED!**

**Questions: Call: 866-272-4749  
or visit our website: [www.citimortgage.com](http://www.citimortgage.com)\*\*\***

Citi is committed to helping our customers facing financial hardship remain in their homes or prevent foreclosure while providing the most opportunity for a new start.

There may be programs available to you if you are having trouble paying your monthly mortgage payment. Please see the options below and eligibility requirements for possible workout options (Subject to approval) for the loan that is the subject of this Notice or filing.

If you have already sent a loss mitigation request, please call us at 866-272-4749\* to confirm the status of your request.

### **Options for keeping your home**

- **Loan Modification** - A loan modification allows you the option to repay the loan on newly agreed upon terms, which may include lowering the interest rate, placing amounts past due at the end of the loan, and/or extending the term of the loan. Eligibility requirements are determined by your ability to pay (which may require a down payment), the current value of the home, and the hardship suffered. We may ask you to complete a financial questionnaire (which may require a hardship letter) in order to evaluate your ability to pay the debt.
- **Loan Reinstatement** - If you have the financial ability to bring your loan current, we will accept the funds needed to bring the loan current until the day of your foreclosure sale. In addition to the monthly mortgage payment, late charges and other amounts due on your loan obligation, you may be required to pay all outstanding attorneys fees and costs of collection.
- **Repayment Plan** - A temporary agreement which allows for repayment of the unpaid past-due debt along with continued regular mortgage payments. The unpaid past due debt may include principal, interest, fees, and/or costs incurred. Eligibility requirements include a portion of the unpaid past due debt as a down payment, with the remainder of the unpaid debt being spread out over a period of months. You will make the additional payment along with your regular monthly mortgage payment. In order to qualify for this option, you must be able to make the required payments as outlined in the repayment plan.
- **Temporary Forbearance Agreement** - An agreement whereby we agree not to proceed with foreclosure and/or collection of payments, for a period of time, to allow you the time to re-establish the ability to make the required payments. Eligibility requirements are determined by your ability to pay and the nature of the hardship experienced.
- **Hope for Homeowners** - Refinances your existing loan into a new fixed-rate loan insured by the Federal Housing Administration (FHA). Requirements: You are having difficulty making your current payment; you meet the eligibility requirements of the program; and your lender(s) agrees to participate. The new loan amount will be as high as 96.5 percent of the current value of your home, based on FHA guidelines in effect as of November 19, 2008. This relief option may require your current lender(s) to forgive some portion of the amount you owe -- lender participation in this program is voluntary. Other conditions apply. To learn more, visit the U.S. Department of Housing and Urban Development's website or call the FHA Resource Center toll free at (800) 225-5342.
- **Home Affordable Modification Program** - HAMP may lower your monthly mortgage payments in order to make them more affordable and sustainable for the long-term. Requirements: If you are not unemployed, but you are still struggling to make your mortgage payments, you may be eligible for the Home Affordable Modification Program.
- **Second Lien Modification Program** - 2MP works in tandem with HAMP to provide comprehensive solutions for homeowners with second mortgages to increase long-term affordability and sustainability. Requirements: If your first mortgage was permanently modified under HAMP and you have a second mortgage on the same





property, you may be eligible for a modification or principal reduction on your second mortgage.

- **Home Affordable Unemployment Program** - If you are unemployed, depending on your situation, the Home Affordable Unemployment Program may reduce your mortgage payments to 31% of your income or suspend them altogether for 12 months or more. Requirements: You are unemployed and eligible for unemployment benefits, you occupy the house as your primary residence, you obtained your mortgage on or before January 1, 2009 and you have not previously received a HAMP modification.

**Options if you do not wish to keep the property**

- **Deed-In-Lieu** - An option that allows you to voluntarily deed your property to the owner of your mortgage in order to avoid foreclosure. In return, you agree to vacate the property on an agreed upon date leaving the property in "broom swept" condition. Inspections of your property (which may include the interior of the home) may be required upon request. Eligibility requirements include your inability to pay the debt. We may ask you to complete a financial questionnaire (which may require a hardship letter) in order to evaluate your ability to pay the debt. Also there can be no other liens or judgments against the property other than your mortgage obligation that is currently in default. In other words, title must be "clear and marketable". In some circumstances we may require you to prove that your taxes, insurance, and utilities are current.
- **Short Sale** - This option allows you to avoid foreclosure by selling your property for less than the total amount owed on the account (subject to agreement by your servicer/lender), resulting in the release of the servicer/lender's lien on your home. Eligibility requirements include your inability to pay the debt, and you must demonstrate that the current property value is below your current indebtedness. We may ask you to complete a financial questionnaire (which may require a hardship letter) in order to evaluate your ability to pay the debt. The property must be listed with a real estate agent. You must also have a buyer willing to purchase the property for the current fair market value. You must provide a Real Estate Purchase Agreement (with no contingencies), Estimated Settlement Statement and Listing Agreement to the servicer for review.
- **Home Affordable Foreclosure Alternatives Program** - HAFA provides two options for transitioning out of your mortgage: a short sale or a Deed-In-Lieu of foreclosure. Requirements: If you can't afford your mortgage payment and it is time for you to transition to more affordable housing, the Home Affordable Foreclosure Alternatives Program is designed for you.

**DON'T WAIT!**

If you would like additional information regarding hardship assistance programs, or if you are concerned with how we have handled your account, Call us at 866-272-4749\* Monday - Friday 7:00 a.m. - 9:00 p.m. CT, and Saturday 7:00 a.m. - 4:00 p.m. CT\*\* to discuss your options, or visit our website at [www.citimortgage.com](http://www.citimortgage.com)\*\*\*

Sincerely,

CitiMortgage, Inc. Customer Service

**NOTICES**

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

\*CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

\*\*Hours of operation provided reflect general hours for the Homeowner Support Specialist unit.

\*\*\* If responding through e-mail please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

**The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.**

To the extent your obligation has been discharged or is subject to an automatic stay of a bankruptcy order under Title 11 of the United States Code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or an attempt to collect any such obligation.



## Nevada HUD Approved Housing Counseling Agencies

**NOVADERB- HENDERSON, NV**  
2298 W Horizon Ridge Pkwy  
Ste 109  
Henderson, Nevada 89052-2697  
Phone: 866-472-4557  
Fax: 702-947-7769  
Email:  
novadebthousing@novadebt.org  
Website: www.novadebt.org

**CCCS OF SO. NV DBA  
FINANCIAL GUIDANCE CENTER**  
2650 S. Jones Blvd  
LAS VEGAS, Nevada 89146-5341  
Phone: 800-451-4505  
Fax: 702-364-1382  
Email: cccs@cccsnevada.org  
Website: www.cccsnevada.org

**CCCS OF SO. NV DBA  
FINANCIAL GUIDANCE CENTER**  
1641 E Sunset Suite B110  
LAS VEGAS, Nevada 89119-4940  
Phone: 702-364-0344  
Fax: 702-364-5836  
Email: cccs@cccsnevada.org  
Website: www.cccsnevada.org

**CHICANOS POR LA CAUSA - LAS  
VEGAS**  
601 S 10th Street, Suite 105  
LAS VEGAS, Nevada 89101-7027  
Phone: 702-207-1614  
Fax: 702-207-0032  
Email: tommy.medina@cplc.org  
Website: www.cplc.org

**HOUSING FOR NEVADA**  
285 E. Warm Springs Rd, Suite 100  
LAS VEGAS, Nevada 89119-4216  
Phone: 702-270-0300  
Fax: 702-270-2195  
Email: info@housingfornevada.org  
Website: www.housingfornevada.org

**NACA (NEIGHBORHOOD  
ASSISTANCE CORPORATION OF  
AMERICA) LAS VEGAS, NV**  
5765 S. Rainbow Blvd. Suite 102  
Suite 102  
LAS VEGAS, Nevada 89118-2537  
Phone: 888-297-5568  
Email: lrosario@naca.com  
Website: www.naca.com

**NEVADA LEGAL SERVICES,  
INC.**  
530 S 6th St  
Las Vegas,  
Nevada  
89101-6918  
Phone: 877 693 2163  
Fax: 702-388-1641  
Email: ajohnson@nlslaw.net  
Website: www.nlslaw.net

**REBUILDING ALL GOALS  
EFFICIENTLY**  
2901 El Camino Ave  
Suite 102  
Las Vegas, Nevada 89102-4201  
Phone: 702-333-1038  
Fax: 702-259-6421  
Email: reggie@btcamrage.org  
Website: www.btcamrage.org

**SOUTHERN NEVADA  
REGIONAL HOUSING  
AUTHORITY (SNRHA)**  
340 N 11th St  
Las Vegas, Nevada 89101-3125  
Phone: 702-922-6900  
Website: site.notavailable.org

**SPRINGBOARD - LAS VEGAS**  
215 E. Warm Springs Road  
LAS VEGAS, Nevada 89119-4247  
Phone: 800-947-3752  
Email: info@homeownership.org  
Website: www.homeownership.org

**WOMEN'S DEVELOPMENT  
CENTER**  
4020 Pecos McLeod  
LAS VEGAS, Nevada 89121-4350  
Phone: 702-796-7770  
Fax: 702-796-3007  
Email: tprieto@wdclv.org  
Website: www.wdclv.org

**COMMUNITY SERVICES OF  
NEVADA (CSN)**  
730 W Cheyenne Ave  
Suite 10  
N Las Vegas, Nevada 89030-7848  
Phone: 702-307-1710  
Fax: 702-307-1712  
Email: mvreb@csnv.org  
Website: www.csnv.org

**NEVADA PARTNERS, INC.**  
710 W Lake Mead Blvd  
North Las Vegas, Nevada  
89030-4067  
Phone: 702-924-2173  
Website: site.notavailable.org

**CCCS OF SO. NV DBA  
FINANCIAL GUIDANCE  
CENTER**  
3100 Mill Street Suite 111  
RENO, Nevada 89502-2217  
Phone: 800-451-4505  
Fax: 775-337-6679  
Email: cccs@cccsnevada.org  
Website: www.cccsnevada.org

**NEVADA LEGAL SERVICES,  
INC.**  
204 Marsh  
Suite 100  
RENO, Nevada 89509-1652  
Phone: 775-284-3491  
Fax: 775-284-3497  
Email: rgertken@nlslaw.net  
Website: www.nlslaw.net





**Servicemembers Civil Relief  
Act Notice Disclosure**

**U.S. Department of Housing  
and Urban Development  
Office of Housing**

**OMB Approval 2502 - 0584  
Exp 12/31/2017**

**Legal Rights and Protections Under the SCRA:**

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

**Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard);
- Reserve and National Guard personnel who have been activated and are on Federal active duty;
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds;
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration;
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

**What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

**How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

Military Response Unit  
PO Box 790398  
St. Louis, MO 63179  
Fax: 1-866-533-0503  
Toll Free: 1-877-804-1082  
Collect: 1-904-954-8001

Available 24 hours a day, 7 days a week.

TTY Available Services: Dial 711 in the United States; Dial 866-280-2050 from Puerto Rico.

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

**How Does A Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the

Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>

- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA, please go to [www.militaryonesource.com/scra](http://www.militaryonesource.com/scra) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form HUD-92070  
(12/2014)



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†Calls are randomly monitored and recorded for quality assurance.



NMSPREFCLSTMT

Page 9 of 9

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CITI 4815 0577





CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

REPRESENTATION OF PRINTED DOCUMENT

Important Loan  
Information

Mortgage Account Number  
[REDACTED] 851

Page 1 of 1

06/09/2016

00000000 BB 10Z 16Z LTR0102D AM1 358



WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117

Why we're  
writing to you

Dear CitiMortgage Client(s):

We are writing to inform you we have received your recent correspondence. We appreciate your taking the time to write us, and the opportunity to service your mortgage needs. Your letter will be reviewed and processed timely.

How to  
contact us

To contact us visit our website at [www.citimortgage.com](http://www.citimortgage.com) or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918\*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, [REDACTED] 851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department



© 2016 CitiMortgage, Inc. CitiMortgage, Inc. is an equal housing lender. Citi, Arc Design, and Citi and Arc Design are registered service marks of Citigroup Inc. \*Calls are randomly monitored and recorded to ensure quality assurance. CitiMortgage is a debt collector and any information obtained will be used for that purpose.

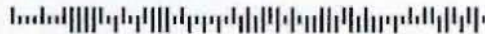
CS2LTD069  
INTERNET REPRINT  
CITI 4815 0726



CitiMortgage, Inc.  
1000 Technology Drive  
Mail Station 420  
O'Fallon MO 63368-2240

June 23, 2016

00000619 BB 10Z 175 LTR0203D AM3 542



WILLIAM SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

RE: Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

CitiMortgage loan #: [REDACTED] 351

Dear CitiMortgage Customer(s):

As you may be aware, we have referred your mortgage loan to foreclosure counsel to begin foreclosure proceedings. While we have already sent you prior communications regarding possible alternatives to foreclosure we remain committed to helping you identify all possible solutions. There may be a number of options available to you, but we need to hear from you in order to discuss which options may be best suited for your situation. In fact, we can evaluate your situation even if you have never contacted us previously for assistance.

POTENTIAL SOLUTIONS MAY INCLUDE:

- \* Loan Modification - may allow you to reduce your monthly payments.
- \* Short Sales - may enable you to sell your home for less than the outstanding balance on your loan.
- \* Deed in Lieu - may allow you to sign the deed to your home to CitiMortgage, Inc. in lieu of foreclosure.

Call us to begin. The only way we can help is for you to call 866-272-4749\* and speak with a representative with our team. Our representative will provide you with a loss mitigation application, which you must submit to us in order to be considered for foreclosure prevention alternatives. We'll discuss your situation to see if any options are available that would enable you to stay in your home. You may also request to be assigned a dedicated homeownership support specialist who can help answer questions and will work with you throughout the foreclosure process. We understand these are difficult times and we want to help make it easier for you.

Start today by calling 866-272-4749!

Sincerely,  
CitiMortgage, Inc.

DO9LTD339

CITI 4815 0716



P.S. Are you concerned with how we've handled your account? Have you recently been declined for a modification or a short sale and disagree with our decision? Do you feel you're being unfairly foreclosed on? Call us at 1-877-435-3314\*(Monday - Friday 7:00AM - 11:00PM CT, Saturday and Sunday 7:00AM - 7:00PM CT) or email us at: [eru\\_support@citi.com](mailto:eru_support@citi.com).\*\* If you are contemplating or have a pending appeal of an earlier denial of a loan modification application, in some cases you might be able to submit a loan modification application within 30 days of this letter instead of proceeding with your appeal. You may also contact us via mail at:

CitiMortgage, Inc.  
P.O. Box 6243  
Sioux Falls, SD 57117-6243

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

\*CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

\*\* If responding through email, please do not include confidential information. E-mail communication is randomly monitored to ensure quality service.



**National Default Servicing Corporation**

7720 N. 16<sup>th</sup> Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

July 15, 2016

WILLIAM R. SCHULTE

7201 W. LAKE MEAD BLVD., SUITE 550

LAS VEGAS, NV 89128

RE: Trustee Sale No : 16-00684-CI-NV  
Loan Number: XXXXXX 4851  
Prop. Address : 9500 Aspen Glow Drive  
Las Vegas, NV 89134

This firm has been retained to conduct a non-judicial foreclosure sale (trustee's sale) pursuant to the Deed of Trust associated with the above referenced property address.

1. The amount of the debt is \$142,323.60 plus those charges that continue to accrue until the loan is paid, such as interest, late charges, advances, expenses and attorney's/trustee's fees. This is a good faith estimate based on information received from the loan servicer. If you require a statement of all these amounts computed through a specified date, you may request such statement through this office.

The arrearage amount is the sum of payments that have come due on and after the date of default April 1, 2010, plus late charges, periodic adjustments to the payment amount, expenses and attorney's/trustee's fees that have been or will be further described in the Statement of Breach or Non-Performance attached to the Notice of Trustee's Sale.

2. The creditor (current beneficiary) to whom the debt is owed is: CitiMortgage, Inc.

The loan servicer is: CitiMortgage, Inc.

3. This firm will assume the debt to be valid unless you, within thirty days after receipt of this notice, dispute the validity of the debt or a portion thereof. If you notify this firm in writing within the thirty day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and a copy of such verification will be mailed to you. Also, upon your written request within the thirty day period, this firm will provide you with the name and address of the original creditor, if it is different from the current creditor.

This firm is not a Debt Collector as that term is defined pursuant to the Fair Debt Collection Practices Act within this jurisdiction (*see Mansour vs. Cal-Western Reconveyance Corp.*, 618 F.Supp.2d 1178 (D. Ariz. 2009)). Should a subsequent determination be made that this firm is a Debt Collector as that term is defined within the Act, then you are notified that any information obtained will be used for the purpose of collecting a debt. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the foreclosure on the deed of trust remaining on the property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the effect of foreclosure upon the subject property.

National Default Servicing Corporation  
(602)-264-6101



An important message from the Federal Trade Commission

# A note to Homeowners



Facing foreclosure? Scammers are targeting people having trouble paying their mortgages. Some claim to be able to "rescue" homeowners from foreclosures, while others promise loan modifications – for a fee. The **Federal Trade Commission**, the nation's consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

## Don't Get Hit by a Pitch.

*"We can stop your foreclosure!"*

*"97% success rate!"*

*"Guaranteed to save your home!"*

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

## Don't Pay for a Promise.

Don't pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called "foreclosure rescue companies" claim they can help save your home, but they're out to make a quick buck. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee.

## Send Payments Directly.

Some scammers offer to handle financial arrangements for you, but then just pocket your payment. Send your mortgage payments **ONLY** to your mortgage servicer.

## Don't Pay for a Second Opinion.

Have you applied for a loan modification and been turned down? Never pay for a "second opinion."

## Imitations = Frustrations.

Some con artists use names, phone numbers, and websites to make it look like they're part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren't sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don't click on links or open any attachments in unexpected emails.

## Talk to a HUD-Certified Counseling Agency – For Free.

If you're having trouble paying your mortgage or you've already gotten a delinquency notice, free help is a phone call away. Call **1-888-995-HOPE** for free personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD).

This national hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit [www.hopenow.com](http://www.hopenow.com). For free information on the President's plan to help homeowners, visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).



Federal Trade Commission  
[ftc.gov/MoneyMatters](http://ftc.gov/MoneyMatters)

Call

# 1-888-995-HOPE

for free personalized guidance from housing counseling agencies certified by the U.S. Department of Housing and Urban Development. The Homeowner's HOPE™ Hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. Or visit

[www.hopenow.com](http://www.hopenow.com)

For free information on the President's plan to help homeowners, visit

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)





ASPEG

8/17/16

Inst #: 20160818-0001058

Fees: \$225.00

N/C Fee: \$0.00

08/18/2016 10:03:35 AM

Receipt #: 2848884

Requestor:

PREMIER AMERICAN TITLE

Recorded By: RIVASR Pgs: 9

DEBBIE CONWAY

CLARK COUNTY RECORDER

**RECORDING REQUESTED BY:**

**WHEN RECORDED MAIL TO:**

National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, AZ 85020

NDSC File No. : 16-00684-CI-NV

Title Order No. : 61601118

APN: 138-19-515-038

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**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST  
IMPORTANT NOTICE**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION,** and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five (5) business days prior to the date set for the sale of your property pursuant to NRS 107.080. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

**NOTICE IS HEREBY GIVEN THAT : NATIONAL DEFAULT SERVICING CORPORATION** is either the original Trustee or the duly appointed substituted Trustee under a Deed of Trust dated 03/05/1993, executed by Edward Wendell Porta and Patricia P. Porta, as Trustor, to secure certain obligations in favor of Weyerhaeuser Mortgage Company as beneficiary recorded 03/12/1993 as Instrument No. 930312.00421 (or Book, Page) of the Official Records of Clark County, NV. Said obligations including ONE NOTE FOR THE ORIGINAL sum of \$126,056.00.

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of :

The installments of principal and interest which became due on 04/01/2010 and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee fee's, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off (and will increase until your account becomes current) as summarized in the accompanying Affidavit of Authority to Exercise the Power of Sale pursuant to NRS 107.080.

16-00684-CI-NV

**NOTICE**  
**YOU ARE IN DANGER OF LOSING YOUR HOME!!**

Your home loan is being foreclosed. In *not less than* 60 days, your home may be sold and you may be forced to move. For help, call:

Consumer Credit Counseling Service:	1-702-364-0344 / 1-800-451-4505 2650 South Jones Boulevard Las Vegas, NV 89146
The Attorney General:	1-702-486-3420 555 East Washington Avenue, Suite 3900 Las Vegas, NV 89101
The NV Division of Mortgage Lending:	1-775-684-7060 400 W. King Street, Suite 101 Carson City, NV 89703
The NV Division of Financial Institutions:	1-702-486-4120 2785 E. Desert Inn Road, Suite 180 Las Vegas, NV 89121
Nevada Legal Services:	1-702-386-0404 / 1-877-693-2163 530 South 6 <sup>th</sup> Street Las Vegas, NV 89101
Your Lender:	866-272-4749 Loss Mitigation Department CitiMortgage, Inc. 1000 Technology Drive O'Fallon MO 63368-2240 16-00684-CI-NV / 577014851
Nevada Fair Housing Center:	1-702-731-6095 3380 W. Sahara Avenue, Suite 150 Las Vegas, NV 89102

This Notice is being provided as required by Nevada AB 149, Section III, (3a),(2), (III), (b) and further amended by Nevada AB 140, Section X, (2), (3a),(2), (III), (b) and became effective on July 1, 2009.

A copy of your Promissory Note is hereby included with this notice.



CitiMortgage



August, 19, 2016

William R Schulte  
9500 Aspen Glow Drive  
Las Vegas, NV 89134

Re: Property Address: 9500 Aspen Glow Drive  
Las Vegas, NV 89134  
Loan Number:

Dear William R Schulte:

Please be advised that due to the default on the terms and/or conditions of the referenced loan, CitiMortgage, Inc., has initiated foreclosure proceedings on the referenced property by causing a Notice of Default, the first formal step in the foreclosure process, to be recorded in the Recorder's Office of the county where that Property is located. Although the foreclosure process has started, foreclosure prevention alternatives may still be available to you.

A complete application is required by CitiMortgage, Inc. for you to be considered for foreclosure prevention alternatives. You may submit an application to be evaluated for foreclosure prevention alternatives that CitiMortgage has to offer by calling us at 1-866-272-4749.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call us at 1-866-272-4749 Monday – Thursday 7:00 a.m. – 8:00 p.m. CT, Friday 7:00 a.m. – 6:00 p.m. CT, and Saturday 7:00 a.m. – 11:00 a.m. CT, or email us at: [eru\\_support@citi.com](mailto:eru_support@citi.com). You may also contact us via mail at: CitiMortgage, Inc., 1000 Technology Drive, Mail Station 514, O'Fallon, MO 63368.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673) and ask for MHA Help.

In accordance with federal law, CitiMortgage has designated the following address where you can send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.  
Attn: Customer Research Team  
PO Box 10002  
Hagerstown, MD 21747-0002

Sincerely,

CitiMortgage, Inc.

FOR0085.34123

#### NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for the department.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

FOR0085.34123

CITI 4815 0580





REPRESENTATION OF PRINTED DOCUMENT

6-471-02221-0000028-001-1-000-011-000-000

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Mortgage Account Number: [REDACTED] 51-7  
 Date: September 30, 2016

Customer Service: 1-800-283-7918\*  
 TTY Services available: Dial 711 from the  
 United States; Dial 1-866-280-2050 from  
 Puerto Rico

www.citimortgage.com

Thank you for being a valued client of CitiMortgage, Inc.! Enclosed is your Escrow Analysis Statement, which has detailed information regarding your escrow account. In an effort to provide you with a simple overview of the enclosed statement, below is a summary of the key information.

Your monthly mortgage payment can change based on increases or decreases in your property taxes and/or insurance premiums. These changes may result in an escrow shortage or surplus.

Your total escrow surplus is \$9,170.92.

Your new monthly mortgage payment is \$1,066.49, and will be effective with your November 01, 2016 payment.

671.3000-6412

<u>Monthly Payment Breakdown</u>	<u>Current Monthly Payment</u>	<u>New Monthly Payment</u>
Principal & Interest	881.41	881.41
Escrow Payment	277.99	185.08
Total Monthly Payment	1,159.40	1,066.49

If your surplus is \$0.00 or greater and your account is current, the check is attached to the statement enclosed. If you prefer, you can choose to return the funds to reduce your principal balance or deposit the funds into your escrow account to possibly offset a future shortage within your escrow account. Please note, if you choose to have the funds placed into your escrow account, your escrow payment will not be adjusted. You can remit the funds online at [www.citimortgage.com](http://www.citimortgage.com), or include them with your monthly payment.

	<u>Projected Annual Escrow Disbursement Amounts</u>
COUNTY TAX	1,762.92
HAZARD INSURANCE	458.00
Total Annual Disbursement Amount	2,220.92

Please refer to the enclosed statement for detailed information about your escrow analysis including any shortage or overage you may have.



\*Calls are randomly monitored and recorded for quality assurance.

INTERNET REPRINT

CITI 4815 0503

CitiMortgage



P.O. Box 8242  
 Sioux Falls, SD 57117-8242  
 Customer Service 1-800-235-7918  
 TTY Services available, Call 711 from the United States  
 Call 1-888-280-2860 from Puerto Rico

## Escrow Account Disclosure Statement

REPRESENTATION OF PRINTED DOCUMENT

Page 1

## Annual Escrow Analysis

Account Number

151-7

Analysis Date:

September 30, 2018

6-471-02221-0000036-001-2-000-011-000-000  
 WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

At least once every 12 months, CitiMortgage reviews the amount of taxes, insurance and Mortgage Insurance, (if applicable) paid from your escrow account. This review, called Escrow Account Disclosure Statement, determines if the expense for any of the items included in the review has increased or decreased from the prior year. If there was an increase or decrease, your monthly escrow payment will be adjusted. CitiMortgage may review your escrow account more often as needed.

## Mortgage Payment

New Monthly Payment Amount: \$1,068.48

New Payment Effective: November 01, 2018

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	881.41	881.41
MONTHLY ESCROW PAYMENT	277.99	185.08
TOTAL PAYMENT	1,159.40	1,068.48

• Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.

• If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

## Projections for the coming Year:

Please keep this statement for reference next year

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through September, 2018)				\$9,077.97	\$92.95
OCT 18	277.99	.00		9,355.96	185.04
NOV 18	185.08	.00		9,541.04	370.12
DEC 18	185.08	439.84	COUNTY TAX	9,286.28	115.36
JAN 19	185.08	.00		9,471.36	300.44
FEB 19	185.08	439.84	COUNTY TAX	9,216.60	45.68
MAR 19	185.08	.00		9,401.68	230.75
APR 19	185.08	.00		9,586.76	415.84
MAY 19	185.08	.00		9,771.84	600.92
JUN 19	185.08	.00		9,956.92	786.00
JUL 19	185.08	458.00	HAZARD INSURANCE	9,684.00	513.08
AUG 19	185.08	442.52	COUNTY TAX	9,426.58	255.64
SEP 19	185.08	440.72	COUNTY TAX	9,170.92 (a)	.00 (b)
OCT 19	185.08	.00		9,356.00	185.08
TOTALS:	\$2,220.96	\$1,220.92			

601-2280-0149

• Mortgage Insurance, if any, is not included in the required low point calculation.

## Determining Your Escrow Shortage/Surplus

Under Federal Law, your surplus will be returned to you via a check. If your account is delinquent, you will not receive a check.

If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

PROJECTED LOW-POINT: 9,170.92 (a)

REQUIRED LOW-POINT (Cashless): .00 (b)

TOTAL ESCROW SURPLUS: 9,170.92

ESCROW SHORTAGE / ADVANCE COUPON PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

WILLIAM R SCHULTE  
 MELANI SCHULTE

Advance Amount:  
 \$12,835.23

Shortage Amount:  
 \$ .00

CitiMortgage, Inc.  
 PO Box 78016  
 Phoenix AZ 85062-8016

Less 151-7

AMOUNT ENCLOSED \$ 

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope.  
 To avoid interest charges, you can use this shortage coupon to repay your Advance Amount (funds provided by CMI to pay your tax and insurance bills). Effective November 30, 2018, interest will be charged at your Note rate on any unpaid portion of the Escrow Advance still outstanding at that time. You will see the interest included in the Servicing Fee section of your monthly Mortgage Account Statement. All escrow funds deposited will first be applied to reduce your Escrow Advance. Interest will accrue until the advance is paid in full. See your Account History on the back of this statement for details on your advance balance.

Paying the shortage or advance in full will lower your payment; however, your payment may not return to the previous amount.

Please allow 7 days from our receipt of the shortage / advance payment to adjust your monthly payment.

INTERNET REPRINT

CITI 4815 0505



Page 2

## Escrow Account Disclosure Statement

REPRESENTATION OF PRINTED DOCUMENT

Account Number

Analysis Date

Annual Escrow Analysis

September 30, 2016

## Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/DECREASE
HAZARD INSURANCE	458.00	445.00	13.00
COMBINED TAXES	2,202.76	2,186.98	15.78

This is a statement of actual activity in your escrow account from September 1, 2015 through September 30, 2016. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$1,159.40 of which \$881.41 was for principal and interest and \$277.99 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$-.00	\$6,943.61
SEP 15	.00	176.89 *	439.84	426.20 *	COUNTY TAX	439.84	6,694.40
OCT 15	2,344.81	176.89 *	.00	.00		1,904.87	6,671.39
NOV 15	15,003.00	183.78 *	.00	.00	ESCROW ADJUSTMENT	13,098.03	6,483.92
DEC 15	.00	183.78 *	439.84	439.84	COUNTY TAX	13,527.87	5,227.86
JAN 16	2,713.70	183.78 *	.00	.00		10,824.17	5,411.64
FEB 16	.00	183.78 *	439.84	439.84	COUNTY TAX	11,264.01	5,135.58
MAR 16	.00	183.78 *	.00	.00		11,264.01	5,339.36
APR 16	.00	183.78 *	.00	.00		11,264.01	5,523.14
MAY 16	.00	183.78 *	.00	.00		11,264.01	5,706.92
JUN 16	.00	183.78 *	458.00	.00 *	HAZARD INSURANCE	11,722.01	5,890.70
JUL 16	.00	183.78 *	.00	445.00 *	HAZARD INSURANCE	11,722.01	5,625.48
AUG 16	.00	183.78 *	442.52	440.66	COUNTY TAX	12,164.52	5,372.40
SEP 16	.00	183.78 *	440.72	439.84	COUNTY TAX	12,605.25	5,116.34
Totals:	\$8,944.49	\$2,375.56	\$2,660.76	\$2,631.58			

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$367.56 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$5.00.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

## Mortgage Account Information

citi

Account Number: [REDACTED] 1-7  
 Payment Due Date:† N/A  
 Amount Due:† \$146,242.74

Statement Date: 10/18/16

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 551 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is REBECCA CELAYA 888-926-8087, Ext 0365009.\*

The CitiMortgage Foreclosure Attorney is TIFFANY &amp; BOSCO, P.A., 602-255-6000.

## Explanation of Amount Due

Principal	\$87,997.47
Interest	\$43,755.81
Escrow	\$12,605.25
Past Due Fees/Late Charges	\$2,138.21
Unapplied Funds Allocation	-\$254.00
<b>Total Amount Due†</b>	<b>\$146,242.74</b>

## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS, NV 89134

Type of Mortgage

FIXED RATE LOAN

Outstanding Principal Balance

\$87,997.47

Interest Rate

7.50000%

Escrow Balance

-\$12,605.25

CitiMortgage Taxes Paid Year to Date

\$1,323.08

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$2,891.71
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$2,713.70
Unapplied Funds	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$5,859.41</b>



## Transaction Activity Since Last Statement (09/20/16 to 10/18/16)

Date	Description	Charges/Adjustments	Payments
NO TRANSACTIONS HAVE OCCURRED SINCE YOUR LAST STATEMENT			

**\*\*Partial Payments:** Any partial payment that you make, other than a full reinstatement or payment of the total amount due, will not be applied to your mortgage but instead will be returned to you, as your loan has been accelerated and the accelerated amount is now due. If you are on an approved homeowner assistance plan, partial payments may be held in a separate unapplied account and credited according to the terms of the plan. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

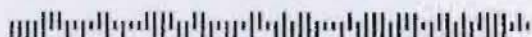


P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

**†THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.**

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WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

00022270  
DPOR



## Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED] 1-7

### Important Messages

Delinquency expenses are third-party expenses such as property inspection fees, property preservation costs, appraisal costs, and attorney fees incurred by CMI as a result of default. Your monthly escrow payment has been adjusted to \$185.08 effective 11/01/16.

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† THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.



## Delinquency Notice



As of 04/01/10, you are late on your mortgage payments. Your loan is in foreclosure, and fees and costs will continue to accrue unless the loan is fully reinstated or paid in full. You must contact the CitiMortgage foreclosure attorney identified on page 1 for your current reinstatement amount or payoff amount.

## Recent Account History

- Payment due 05/01/16: Unpaid Regular Monthly Payment amount of \$85,795.60.
- Payment due 06/01/16: Unpaid Regular Monthly Payment amount of \$86,955.00.
- Payment due 07/01/16: Unpaid amount of \$140,612.79.
- Payment due 08/01/16: Unpaid amount of \$141,670.43.
- Payment due 09/01/16: Unpaid amount of \$142,626.77.
- Payment due 10/01/16: Unpaid amount of \$145,710.84.
- **Your loan has been accelerated. The amount now due is: \$146,242.74.**  
This accelerated amount due is for informational purposes only and does not reflect fees and costs not billed or posted to your account as of the statement date. Your loan has been accelerated under state law and the accelerated amount is now due. CitiMortgage, however, allows reinstatements of loans accelerated prior to foreclosure sale. You must contact the CitiMortgage attorney identified on page 1 for your current reinstatement amount or payoff amount. If you are represented by an attorney, provide a copy of this statement to your attorney.†

Please note that a first notice or filing required by applicable law for judicial or non-judicial foreclosure has been made.

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

† THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.



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ASPEG

## Mortgage Account Information

citi

Account Number: [REDACTED] 1-7  
 Payment Due Date:† N/A  
 Amount Due:† \$146,858.64

Statement Date: 11/17/16

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is REBECCA CELAYA 888-926-8087, Ext 0365009.\*

The CitiMortgage Foreclosure Attorney is TIFFANY &amp; BOSCO, P.A., 602-255-6000.

## Explanation of Amount Due

Principal	\$87,997.47
Interest	\$44,287.71
Escrow	\$12,605.25
Fees Charged	\$84.00
Past Due Fees/Late Charges	\$2,138.21
Unapplied Funds Allocation	-\$254.00
<b>Total Amount Due†</b>	<b>\$146,858.64</b>

## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage

FIXED RATE LOAN

Outstanding Principal Balance

\$87,997.47

Interest Rate

7.50000%

Escrow Balance

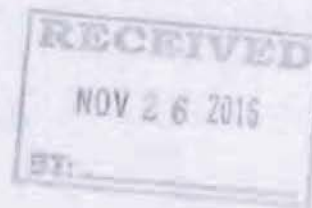
-\$12,605.25

CitiMortgage Taxes Paid Year to Date

\$1,323.08

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$2,891.71
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$2,713.70
Unapplied Funds	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$5,859.41</b>



## Transaction Activity Since Last Statement (10/19/16 to 11/17/16)

Date	Description	Charges/Adjustments	Payments
10/27/16	Appraisal Fee	\$84.00	
10/31/16	Appraisal Fee	\$475.00	
11/01/16	Appraisal Fee	-\$475.00	

†Partial Payments: Any partial payment that you make, other than a full reinstatement or payment of the total amount due, will not be applied to your mortgage but instead will be returned to you, as your loan has been accelerated and the accelerated amount is now due. If you are on an approved homeowner assistance plan, partial payments may be held in a separate unapplied account and credited according to the terms of the plan. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

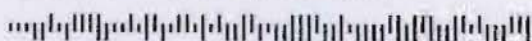


P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

†THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.

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WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

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## Delinquency Notice



As of 04/01/10, you are late on your mortgage payments. Your loan is in foreclosure, and fees and costs will continue to accrue unless the loan is fully reinstated or paid in full. You must contact the CitiMortgage foreclosure attorney identified on page 1 for your current reinstatement amount or payoff amount.

## Recent Account History

- Payment due 06/01/16: Unpaid Regular Monthly Payment amount of \$86,862.09.
- Payment due 07/01/16: Unpaid amount of \$140,612.79.
- Payment due 08/01/16: Unpaid amount of \$141,670.43.
- Payment due 09/01/16: Unpaid amount of \$142,626.77.
- Payment due 10/01/16: Unpaid amount of \$145,710.84.
- Payment due 11/01/16: Unpaid amount of \$146,242.74.
- **Your loan has been accelerated. The amount now due is: \$146,858.64.**  
This accelerated amount due is for informational purposes only and does not reflect fees and costs not billed or posted to your account as of the statement date. Your loan has been accelerated under state law and the accelerated amount is now due. CitiMortgage, however, allows reinstatements of loans accelerated prior to foreclosure sale. You must contact the CitiMortgage attorney identified on page 1 for your current reinstatement amount or payoff amount. If you are represented by an attorney, provide a copy of this statement to your attorney.\*

Please note that a first notice or filing required by applicable law for judicial or non-judicial foreclosure has been made.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

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\*THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.







## Delinquency Notice

citi

As of 04/01/10, you are late on your mortgage payments. Failure to bring your loan current may result in additional fees, costs and may result in CitiMortgage taking legal action, such as referring your loan to foreclosure.

*Recent Account History*

- Payment due 07/01/16: Unpaid Regular Monthly Payment amount of \$140,612.79.
  - Payment due 08/01/16: Unpaid Regular Monthly Payment amount of \$141,670.43.
  - Payment due 09/01/16: Unpaid Regular Monthly Payment amount of \$142,626.77.
  - Payment due 10/01/16: Unpaid Regular Monthly Payment amount of \$145,710.84.
  - Payment due 11/01/16: Unpaid Regular Monthly Payment amount of \$146,242.74.
  - Payment due 12/01/16: Unpaid Regular Monthly Payment amount of \$146,858.64.
  - **Total Unpaid Regular Monthly Payment amount as of this statement: \$94,792.07.**
- This amount does not include any late charges and fees represented in the "Explanation of Amount Due" section on page 1 of your statement or any fees that have not been billed or posted to your account as of the statement date. Please contact CitiMortgage at 1-877-435-3314 to obtain the exact amount needed to cure the default on your account and/or the exact amount needed to bring your account up to date.

Please note that a first notice or filing required by applicable law for judicial or non-judicial foreclosure has been made.

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

485103





ASPEG



CitiMortgage, Inc.  
1000 Technology Drive  
Mail Station 420  
O'Fallon, MO 63368

December 28, 2016



WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117-7528



Dear CitiMortgage Client(s):

We are writing to inform you that we inadvertently sent you an incorrect Mortgage Account Statement in December 2016. This statement was inaccurate and should be disregarded. We are in the process of preparing a corrected statement and will mail it to you by December 30, 2016.

We regret any inconvenience this may have caused you, and assure you your account has not been negatively affected in any way by the incorrect statement sent.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call us at 1-866-272-4749 Monday-Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 6:00 p.m. CT, and Saturday 7:00 a.m. - 11:00 a.m. CT. When you contact us, refer to your mortgage account number, [REDACTED] 351.

Sincerely,

CitiMortgage, Inc.